

# Pathways Towards Success



# Are you **Sliding...**



# or **Deciding?**



# ACTIVITY: Turn back the clock on a High-Cost Slide

1. What was the slide?
2. Were there any red flags?
3. What could they have done differently?

Now go back in time. What steps might have been taken, information gathered, and decisions made to have avoided the high-cost slide?



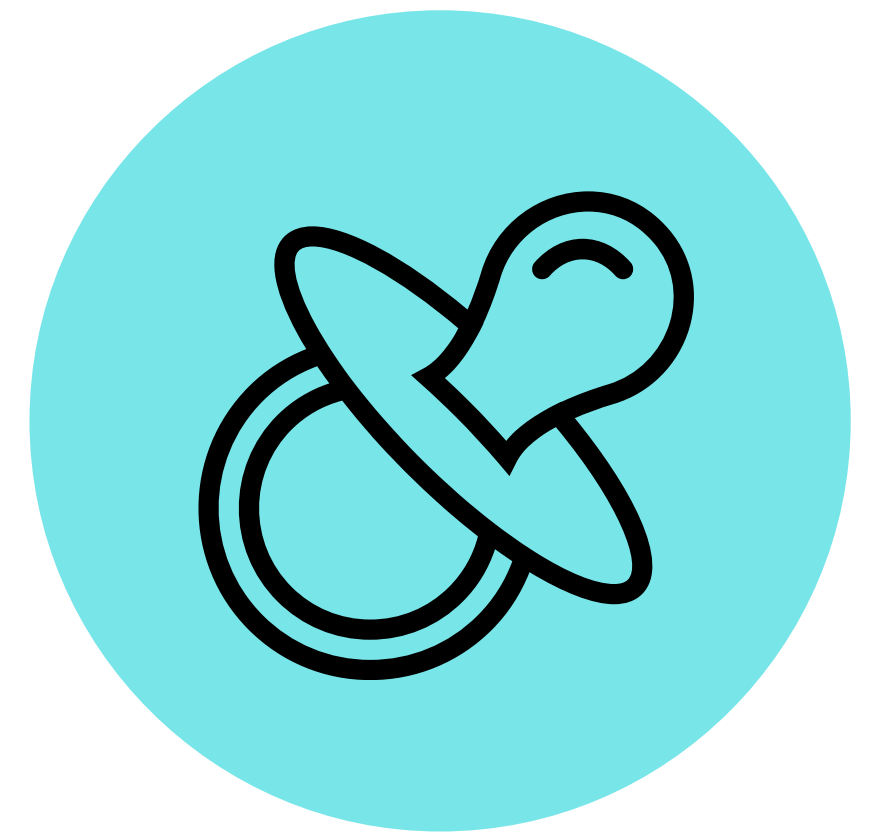
# Expectations for Your Future



# The Success Sequence: Her Story



# Milestones

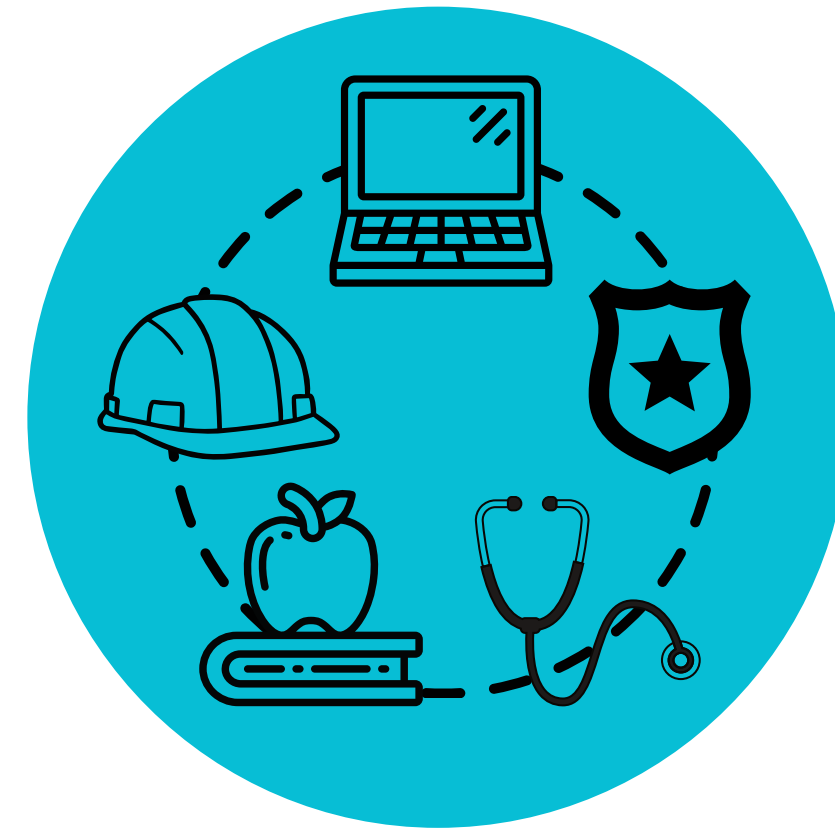
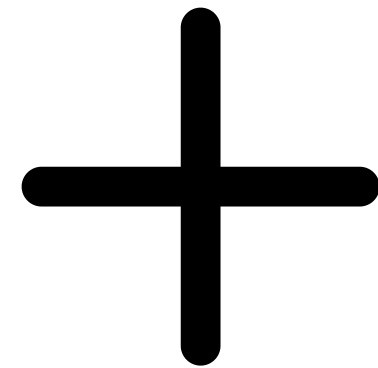


A certain number, combination, and sequence can matter

# Key Essentials for Increasing Your Odds of Higher Income



Education/Training



Full-time Employment

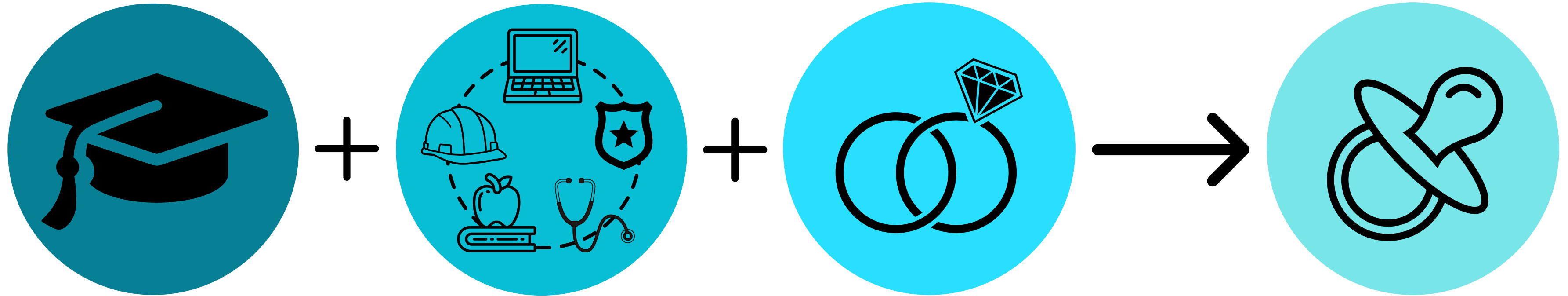
# Adding to Income



If you hope to have kids someday, what kind of life would you want to be able to offer them? What would you need in place—emotionally, financially, relationally—to give them the life you dream about?



# When Children are Part of Your Vision



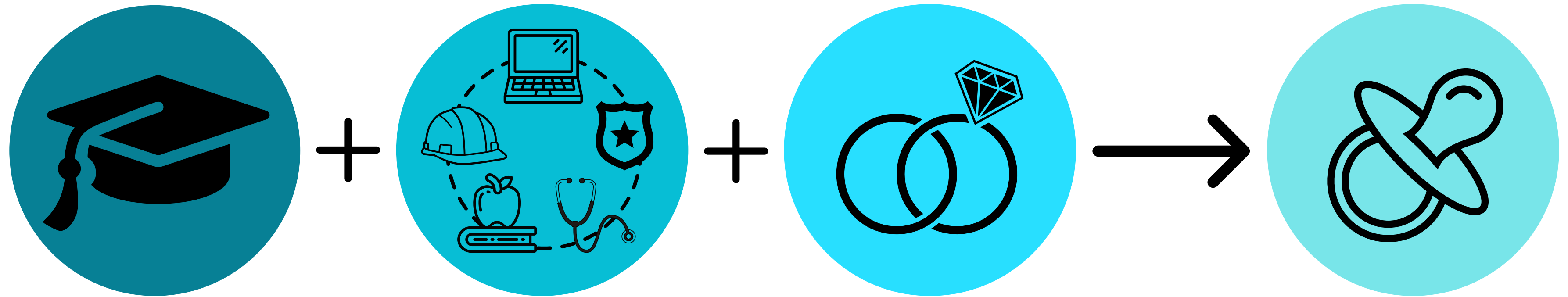
*Marriage before baby*

Advantage of Combination and Sequence

# Does when you marry matter?



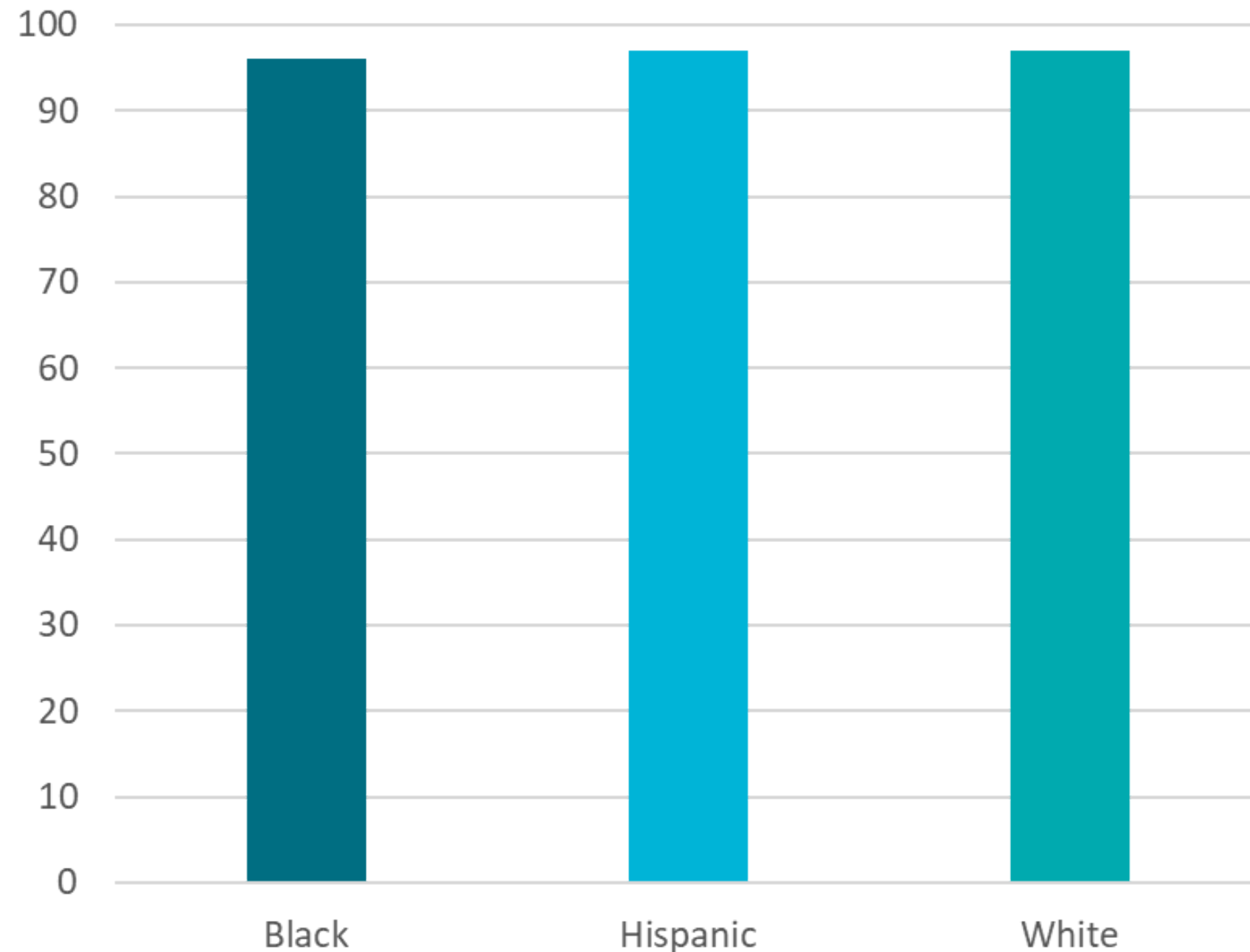
# When Children are Part of Your Vision



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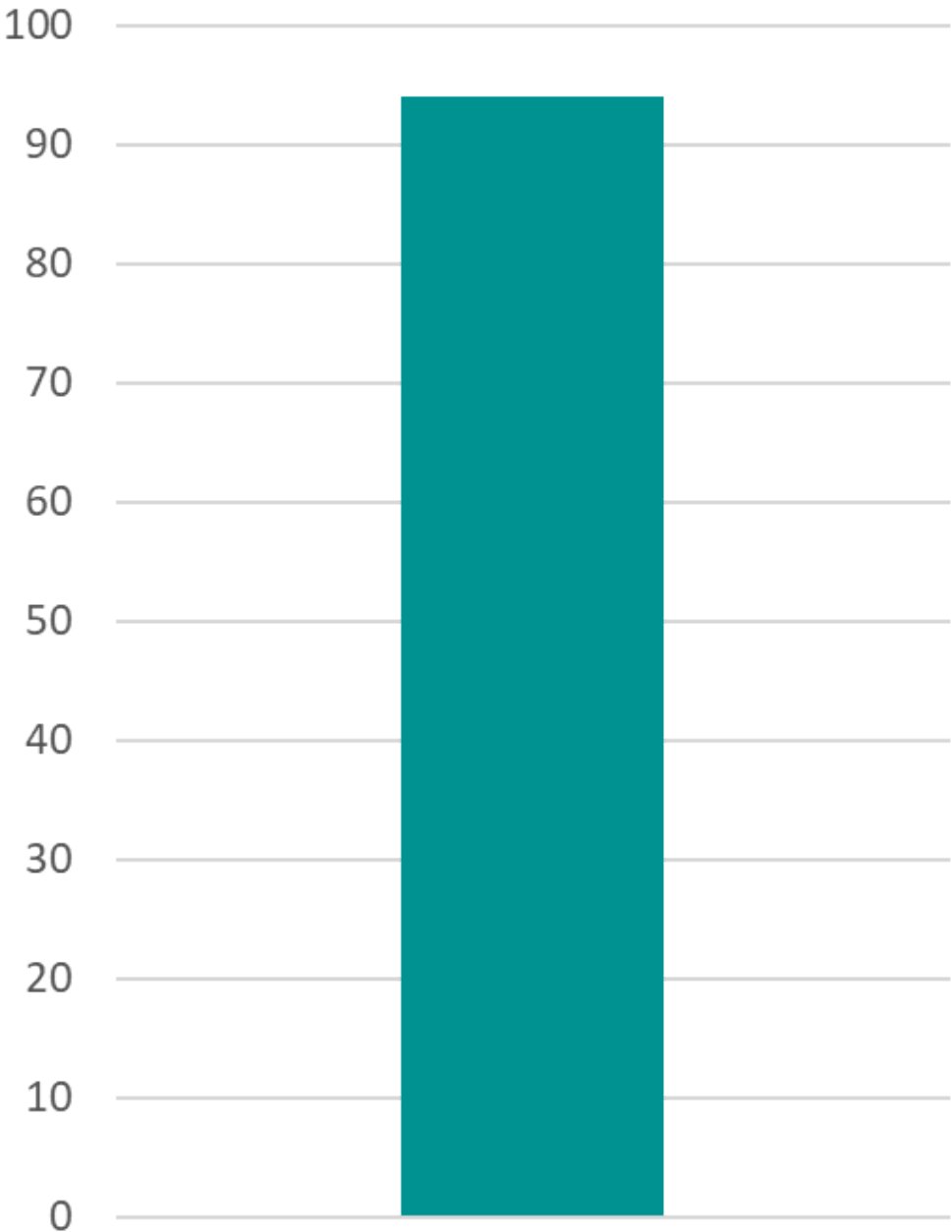
# 97% of Black, Hispanic and White young adults . . .



Who achieved milestones of high school education, employment, and marriage before baby..

**Avoid Poverty** by mid-30's young adulthood.

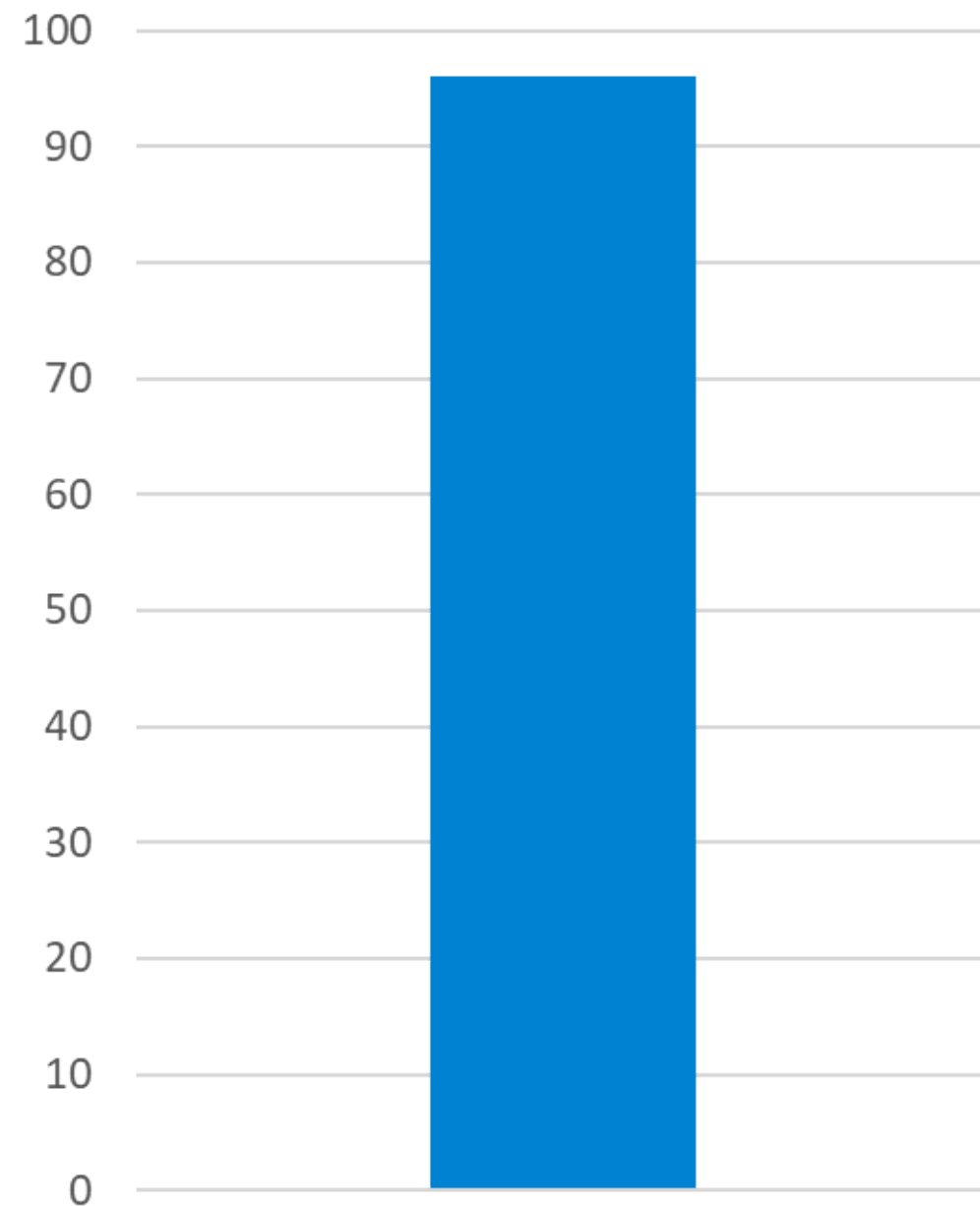
# 94% of young adults from low-income families ...



Who achieved milestones of high school education, employment, and marriage before baby...

**Avoid Poverty** by mid-30's young adulthood.

# 96% of all young adults are “on track”...



Who achieve high school education and employment milestones and are not married/no children...

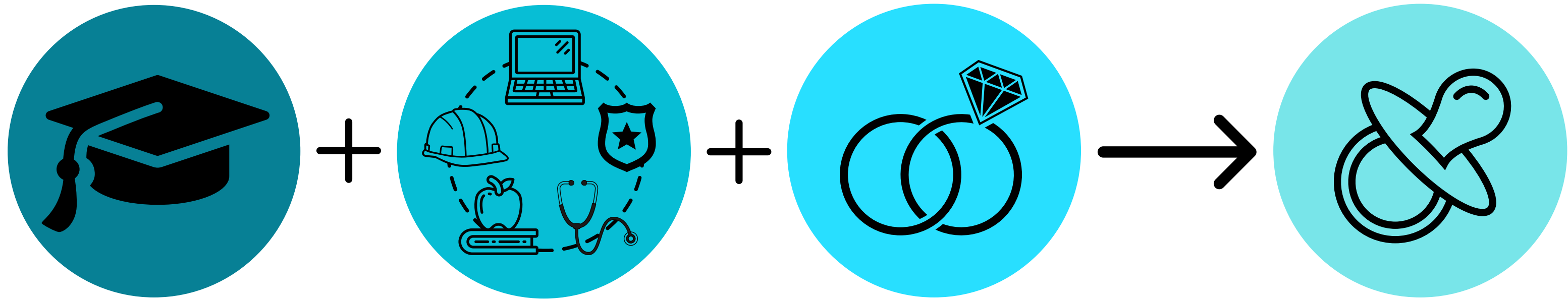
**Avoid Poverty** by mid-30's young adulthood.

# Achieving Middle or Upper Income

The vast majority of young people who follow one of the pathways and sequences for success land in the middle- or upper-income levels by their mid-30's.



# Success for Young Parents Combinations and Sequences



1. Focus on being the best parent you can be.
2. Finish high school and get as much college or training as you can.
3. Obtain employment.
4. Decide, don't slide with your love life. Have a committed partner—a spouse—BEFORE having a second child.

# Key Takeaways

What were your key takeaways?



# Key Takeaways

1. Following the Success Sequence significantly increases your chances of not being poor and of having a more stable and happy family life by your mid-30s.
2. If you want to have kids, marriage matters.
3. It's never too late to get back on track.



# My Success Plans



# Homework

Share your success plans with a parent or trusted adult. Talk with them about what you learned today, and discuss this question:

**“What advice would you give your 16-year-old self about money and life choices?”**



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